

Community Options



The Community Health Options Newsletter

Open Enrollment is just around the corner - APTC Check-up

The Centers for Medicare and Medicaid Services (CMS) has approved Community Health Options as a Qualified Health Plan Issuer (QHPI) to provide health insurance coverage on the Health Insurance Marketplace in Maine for the 2017 plan year.

This certification confirms that Community Health Options' plans have fulfilled all state and federal rate, benefit, and network standards. Maine regulators completed their review and recommended Community Health Options and its plans for approval to CMS in late August.

Many households in Maine are eligible for Advanced Premium Tax Credits (APTC) that reduce monthly premium costs for Qualified Health Plans (QHP) purchased through the Marketplace. To estimate the APTC, go to www.healthoptions.org and click on "Compare & Quote Plans" to utilize the calculator and other tools to assist in decision making.

Here are some steps you can take to get ready for 2017 enrollment:

Step 1: Mark your calendar. Open enrollment for 2017 coverage runs from November 1, 2016 to January 31, 2017.

Step 2: If you signed up for coverage through the Health Insurance Marketplace, visit HealthCare.gov to update your password and make sure your email address and personal information are up to date.

Step 3: To ensure you do not have a gap in coverage, enroll by December 15, 2016 for January 1, 2017 coverage. You can enroll actively or be automatically re-enrolled in a plan similar to your current plan.

Step 4: Check HealthOptions.org frequently for the latest open enrollment updates and information that will help you understand your options, every step of the way.

Message from the CEO ▸

Our CEO Kevin Lewis Shares His Insights

As we approach Open Enrollment for 2017, we continue to focus on maximizing the purchasing power of our Members' premium dollar. After three years of flat

premium growth, we have had to request higher premium rates to cover the true costs of utilization that we've experienced in the past two years and expect again in 2017. At the same time, we've made some changes to plan design and operations to offset premium pricing. For instance, building out our own provider network to include a greater array of clinicians as well as centers of excellence in eastern Massachusetts allows us to reduce plan costs and realize lower costs for our Members than would otherwise be available. Pharmacy efficiencies also continue to offset upward pricing pressures through the power of Express Scripts' market position. Enhancements to the Member and provider portals will result in benefits management tools that speed up problem resolution and efficiency of service.

Despite the deficits we experienced in 2015 and 2016, we are very pleased to remain a Member-centered, Member-directed nonprofit health plan that is dedicated to affordable, high-quality benefits that promote health and wellbeing. Reopening enrollment for the 2017 plan year signals our solid financial standing and a positive outlook for the coming year and many years to come. We hope to serve you, your family, your business, and earn your trust each and every day.

Feature Story ▸

Community Health Options Partners with Maine's Area Agencies on Aging to Improve Health Outcomes

Community Health Options has entered into a partnership with the Maine Area Agencies on Aging to provide Enhanced Options Counseling to people with complex, chronic health conditions and suspected or identified socio-economic barriers to improving their health. Seniors Plus, the Area Agency on Aging ("AAA") serving Androscoggin County, is the lead agency among the five AAAs throughout Maine in this statewide partnership.

This partnership extends the reach of Health Options' care managers to its Members and provides wrap-around services needed to improve health outcomes. Services begin with a review of the participants' nutrition, social supports, in-home care needs, medications, cognitive functioning and environmental factors impacting health.

To read the full story [click here](#)

What's Happening ▸

October is National Cooperative Month

October is National Cooperative Month. Each October cooperatives throughout Maine and across the country celebrate the enduring role cooperatives have played in building a better world by working together. Cooperation brings more opportunities and advantages to a greater number of people in ways that improve health, provide greater access to community services through meaningful partnerships, and impact the health and wellbeing of members and the larger community. Similarly, as a cooperative, Community Health Options works with its Members, healthcare providers, and the business community by building meaningful partnerships that improve the health and wellbeing of Members, strengthen the economy and reduce the overall cost of care.

In Maine, Co-Op Month is sponsored by Cooperative Maine. The 2016 theme is "Cooperatives Build a Better Maine!" The goal of Co-Op Month is to shed light on the many contributions cooperatives from different sectors of the economy,

including housing, finance, food, farming, healthcare, education and childcare among many others, have made to their members and local communities.

Visit www.cooperativemaine.org to learn more about cooperatives or to find a listing of Co-Op Month events.

Community Health Options' Decision to Leave New Hampshire Approved by State and Federal Regulators

Community Health Options recently announced that the New Hampshire Insurance Department (NHID), the Maine Bureau of Insurance (which has regulatory authority over Health Options), and the Centers for Medicare & Medicaid Services (CMS) have approved its request to exit the New Hampshire market for the 2017 plan year. Health Options will not renew New Hampshire's policyholders' coverage in 2017 or be open to new enrollment for New Hampshire residents. Health Options will fulfill all existing group contracts in New Hampshire until their renewal date.

New Hampshire's existing individual policies will remain in effect through the end of their policy terms on December 31, 2016. All existing individual policyholders will have the opportunity to select new coverage for 2017 during Open Enrollment which starts on November 1, 2016 and runs through January 31, 2017. Those who are losing their Community Health Options coverage at the end of 2016 have until December 31, 2016 to enroll in a new plan for January 1, 2017 and avoid a gap in coverage and loss of any financial assistance. **However, individuals are urged to enroll in a new plan as soon as possible on or after November 1 to facilitate a smooth transition.** Small and large group policies will remain in effect until their renewal date, at which time they will have the opportunity to select a different carrier.

This withdrawal is a positive outcome, one that allows us to refocus on our core Maine membership and operations, rebuild reserves, and potentially re-enter the NH market in a future year. To that end we are requesting that our license to operate be maintained in a restricted fashion until such future time that both we and the NHID feel a market re-entry is favorable. We will also be maintaining infrastructure such as our provider network, broker network, etc., to ensure the ease of that future transition.

By the Board ▸

The decision not to hold an election....

Health Options' Board Director vacancies occur annually, created by the expiration of Directors' terms. The number of Directors needed to meet the state-mandated minimum of 14 while ensuring that a majority of Directors are elected by the Members varies, based on a variety of factors. Some of the factors affecting the selection of Directors whose terms will begin in 2017 are:

- Only three Board Directors' terms expire at the end of 2016, bringing the total to 12;
- Two of those three Directors happen to be the current Board President and Secretary, who assumed those roles earlier this year. Both would like to serve another term;
- Two "new " candidates have completed applications for directorships, both of whom are Members; and,
- CMS rules dealing with CO-OP Governance have recently changed.

A new CMS rule gives CO-OP Boards the ability to appoint a limited number of Directors. Health Options' Board's Governance Committee reviewed these and other rule changes and recommended that the current President and Secretary be reappointed to the board in 2017 since they were previously elected by the membership and have served the Board well in their roles.

This would leave a slate of two candidates for election. And because elections must be contested, only one of those candidates could win; consequently, the Governance Committee also recommended appointing both new candidates.

At its September 22 meeting the Board accepted both of the Governance Committee's recommendations. As a result, no Board Director election will be held this year.

Regular elections will resume next year to fill the vacancies left by the seven Directors whose terms will expire at the end of 2017. Members are urged to think about the possibility of becoming a candidate. Serving as a Board Director offers a significant opportunity to help transform healthcare delivery and health status for our Members. For more information, visit our website at www.HealthOptions.org or contact Chief Human Resources Officer Joyce McPhetres at jmcphetres@healthoptions.org.

Member Benefits >

Healthy Living

We care about the wellbeing of our Members. To provide an additional benefit for Members of the Health Options community, we are sharing a few tips for healthy living.

Choosing activities that fit your lifestyle

Look for activities that you enjoy and that fit your lifestyle. Answering the questions below may help you figure out what activities would be best for you.

- **Do you prefer being active by yourself or with others?** Joining a group or a class can help keep you motivated. But some people are more likely to stay with an activity or exercise if they do it alone.
- **Do you enjoy being outdoors when possible, or do you feel safer and more confident in an indoor setting?** Many people love being outside. But you may not like it when the weather is too hot, too cold, or too wet. Or you may be uncomfortable being alone outdoors away from home. If you're mostly an indoor person, keep that in mind when you choose an activity.
- **Do you prefer activities that involve some contact (soccer, basketball) or no contact?** Choose swimming over basketball, for example, if you don't like the idea of contact sports.
- **Do you prefer to compete with others, compete with yourself, or not compete at all?** Everyone is different. Some people do better if they have someone to compete with—even if that someone is themselves. Others do better when there's no competition to worry about. For example, choose gardening or dancing over team sports or tennis if you don't like competition.
- **Do you prefer activities that also involve some mental challenge, or do you prefer not to have to think or concentrate while you are being active?** Many team sports exercise your brain as well as your body as you think about what your next move should be. Mountain biking requires you to pay close attention to your surroundings and where you're headed. If you'd rather shut off your brain and let your body do the work, try doing housework set to music, raking leaves, or going for a walk or a run.

- **Do you prefer being active in the morning, midday, or evening?** We all have different body clocks that make us more energetic at certain parts of the day. And our schedules often determine when we can take the time to exercise and when we can't. Which part of the day is best for you? The better you plan your activity times to match your energy levels and your daily schedule, the more likely you are to keep up your healthy activity habits.
- **Are you interested in taking classes or getting instruction to learn a new activity?** You may not know how much you'll enjoy a certain activity until you become familiar with it. A class or other type of lesson can help you find out. If you don't want to join a class, choose something you can learn or do on your own.
- **Do you prefer everyday activities, such as gardening, to more structured activities?** Many people find everyday activities easier to keep doing. Others feel they are more likely to stay with an activity if it requires them to show up for a class or for a game.
- **How much money are you willing to spend on gear or other expenses related to an activity?** There are activities to match every budget. You can walk around your neighborhood without spending any money. Exercise DVDs involve a small one-time cost. You may be able to join a community yoga or tai chi class for a small fee.

Source: Healthwise.net

For more information about healthy lifestyles log into your Member Portal and click on Healthy Options.

Good nutrition: an important part of a healthy lifestyle

Combined with physical activity, your diet can help you to reach and maintain a healthy weight, reduce your risk of chronic diseases, and promote your overall health. Health Options Members can submit healthy living recipes for future newsletters at: outreachandeducation@HealthOptions.org.

Pecan-crusted Salmon

Submitted by Mike Gendreau

1 ½ lbs Salmon filet
 1/8 tsp salt
 1/8 tsp pepper
 2 tbsp Dijon Mustard
 1-2 tbsp Honey
 ¼ cup Italian bread crumbs
 ¼ cup chopped pecans
 2 tsp fresh parsley or 1 ½ tsp dried parsley

Preheat oven to 425 degrees. Season salmon with salt and pepper. Place filet skin side down in a lightly greased shallow pan. Combine mustard and honey and brush on the salmon. Combine breadcrumbs, parsley and pecans. Sprinkle mixture evenly over the salmon. Bake for approximately 15 minutes or until salmon flakes.

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